



Order Filed on November 6, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATE BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Law Office of Peter Zimnis
1245 Whitehorse Mercerville Rd
Trenton, NJ 08619
609-581-9353
Attorney for Debtor

In Re:
KENNETH CLARK
GLENDA CLARK

Debtors

CHAPTER 13

CASE NO. 14-11885
ADV NO.

HEARING DATE

JUDGE

ORDER EXEMPTING DEBTOR FROM PARTICIPATION IN
FINANCIAL MANAGEMENT COURSE REQUIRED UNDER
11 U.S.C. SECTIONS 727(a)(11) or 1328(g)(1)

The relief set forth on the following pages, numbered ___ through ___ is hereby
ORDERED

DATED: November 6, 2017


Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

Debtor: Kenneth Clark and Glenda Clark
Case No. 14-11885
Caption of Order: Order Exempting Debtor from Participation in Financial
Management Course Required under 11 U.S.C. Sections
727(a)(11) or 1328(g)1)

At Trenton in the said District

This matter being opened to the Court by Peter E. Zimnis, attorney for the debtor(s), Kenneth Clark and Glenda Clark, Peter E. Zimnis, Esq. appearing and the Court having considered the pleadings and proofs submitted, and argument of counsel if any;

It further appearing that proper service has been completed on all those creditors against whom this motion is directed, and

It further appearing that upon the return date of said motion, this Court has considered the documentation heretofore filed for and on behalf of the debtors and for and on behalf of other parties in interest and also has considered the arguments of counsel appearing in open court, and

Good and sufficient cause appearing of the entry of this Order,

ORDERED AND ADJUDGED as follows, to wit:

- 1 . Glenda Clark is exempt from having to participate in the Financial Management Course that is required under Sections 11 U.S.C. 727(a)(11) or 1328(g) and exempt from filing the certification in support of discharge.
- 2 . A discharge shall be issued to debtor Glenda Clark in the above case

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Kenneth Clark
Glenda Clark
Debtors

Case No. 14-11885-KCF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Nov 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2017.

db/jdb +Kenneth Clark, Glenda Clark, 21 Brattle Avenue, Ewing, NJ 08638-2201

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 09, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
Angela Catherine Pattison on behalf of Creditor WELLS FARGO BANK, N.A.
angela.pattison@powerskirn.com, ecf@powerskirn.com
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, NA
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
John Zimnis on behalf of Joint Debtor Glenda Clark njbankruptcylaw@aol.com.
John Zimnis on behalf of Debtor Kenneth Clark njbankruptcylaw@aol.com.
Nicholas V. Rogers on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
TOTAL: 8